# CONNECTICUT TITLE XXI STATE PLAN FACT SHEET

Name of Plan: HUSKY Plan

**HUSKY** A (Title XIX expansion)

HUSKY B (Title XXI separate child health program)

**Date Plan Submitted:**Date Plan Approved:
January 15, 1998
April 27, 1998

Effective Date: October 1, 1997 (HUSKY A) (ended 10/1/02)

January 1, 1998 (HUSKY B)

Date Amendment #1 Submitted:January 21, 2000Date Amendment #1 Approved:July 14, 2000Date Amendment #1 Effective:January 1, 2000

**Date Amendment #2 Submitted: Date Amendment #2 Approved:**July 1, 2002
October 25, 2005

Date Amendment #3 Submitted:March 25, 2004Date Amendment #3 Approved:June 21, 2004Date Amendment #3 Effective:February 1, 2004

**Date Amendment #4 Submitted:** June 29, 2004

**Date Amendment #4 Approved:** September 24, 2004 **Date Amendment #4 Effective:** February 1, 2004

**Date Amendment #5 Submitted:** May 8, 2006 **Date Amendment #5 Approved:** August 1, 2006

**Date Amendment #5 Effective:** July 18, 2005 and January 1, 2006

### **Background**

- On January 15, 1998, Connecticut submitted a title XXI State Plan to expand its Medicaid program and create a separate child health program. Connecticut's Medicaid expansion (HUSKY A) covers uninsured children age 14 through 18 in families with incomes up to 185 percent of the Federal Poverty Level (FPL). The State's separate child health program (HUSKY B) covers uninsured children whose family incomes are at or below 300 percent of the FPL. The Medicaid expansion phased out on September 30, 2002.
- Children who are eligible for HUSKY B and who require intensive physical health services receive medically necessary services under HUSKY Plus.
- The State also has a buy-in option available to uninsured children in families with incomes above 300 percent of the FPL with no State or Federal subsidy.



#### **Amendments**

- On January 21, 2000, Connecticut submitted a State plan amendment to incorporate the
  following provisions to eliminate cost sharing for American Indian/Alaska Native children,
  implement full mental health parity, remove all limitations imposed on inpatient and
  outpatient treatment of DSM IV mental health conditions or substance abuse, provide
  HUSKY Part B coverage to children of municipal employees in certain situations, and
  remove children of Federal employees from the list of children ineligible for HUSKY Part B.
- On July 1, 2002, Connecticut submitted a State plan amendment to indicate the State's compliance with the final SCHIP regulations and to update program descriptions and to reduce the period of uninsurance prior to enrolling in SCHIP from 6 months to 2 months.
- On March 25, 2004, Connecticut submitted a State plan amendment to impose new monthly premiums on families with incomes from above 185 to 235 percent of the FPL of \$30 per child with a monthly family cap of \$50. This amendment also increases monthly premiums for families with incomes from above 235 to 300 percent of the FPL from \$30 to \$50 per child with a monthly family cap of \$75.
- On June 29, 2004, Connecticut submitted a State plan amendment to rollback the monthly premiums effective February 1, 2004. Children with family income up to including 235 percent of the FPL are not required to pay a premium. Children with family income that exceeds 235 percent of the FPL but which does not exceed 300 percent of the FPL are required to pay \$30 per child per month, and the cap decreases from \$75 to \$50 per family per month.
- On May 8, 2006, Connecticut submitted a State plan amendment carves out behavioral health services from the capitation portion of the HUSKY B (SCHIP) program and the providing these services on a fee-for-service basis managed by an administrative services organization (ASO) under contract with the Department of Social Services and the Department of Children and Families. This SPA also eliminates self-declaration of income for families when applying for SCHIP.

#### **Children Covered Under the Program**

• The State reported that 22,289 children were ever enrolled in SCHIP in Federal fiscal year 2005.

#### Administration

• Connecticut's Department of Social Services administers the SCHIP program.

### **Health Care Delivery System**

• HUSKY Part B is administered through State contracts with managed care plans through a



competitive bidding process.

- Behavioral health services are carved out from the capitation portion of the HUSKY B
   (SCHIP) program. These services are provided on a fee-for-service basis managed by an
   administrative services organization (ASO) under contract with the Department of Social
   Services and the Department of Children and Families.
- HUSKY Plus is for children with special physical health needs. The plan is responsible for all aspects of benefit management under HUSKY Plus, including the direct reimbursement of HUSKY Plus providers through contractual arrangements including, but not limited to, fee for service reimbursement.

## **Benefit Package**

• The benefits package is benchmark coverage plus additional coverage, which is Secretary-approved coverage. The benchmark benefit package is based on the state employee coverage. The coverage combines the most generous benefits offered under the three state employee options (Blue Cross, MD Health Plan, and Kaiser Permanente) in addition to covered services mandated by the Federal SCHIP regulations. The HUSKY Plus benefit package offers additional for Children with Special Health Care Needs. Behavioral health services are provided on a fee-for-service basis.

# **Cost Sharing**

- Families with incomes from above 185 to 235 percent of the FPL, pay no monthly premiums.
- Families with incomes from above 235 to 300 percent of the FPL pay monthly premiums of \$30 per child with a monthly family cap of \$50.
- Families with incomes above 185 percent of the FPL pay the following copayments: \$5 for office visits, \$3 for generic drugs, \$5 for oral contraceptives, \$6 for brand name drugs, \$5 for outpatient mental health, \$25 for emergency room visits unless the patient is admitted to the hospital, \$5 for eye and hearing exams, and \$5 for nurse midwives (except preventative), nurse practitioners (except preventative), podiatrists, chiropractors, and naturopaths.

### Coordination between Separate Child Health Program and Medicaid

• The State screens all HUSKY applications through the single point of entry system (SPES). The Eligibility Specialists at the SPES are trained in Medicaid and SCHIP eligibility and screen all applications for potential eligibility for both programs.

### **Crowd-Out Strategy**

• A child is ineligible for HUSKY Part B if they have been covered by employer-sponsored insurance within the last two months. This may be extended to 12 months if the



Commissioner determines that two months is insufficient to deter applicants or employers from discontinuing employer-sponsored dependent coverage. However, an application may be approved if the reason for loss of employer-sponsored insurance is unrelated to the availability of the HUSKY Plan or any of ten other reasons, which include the loss of employment.

#### **Outreach Activities**

• The State works with the Children's Health Council, Medicaid Managed Care Council, Infoline of CT and local CAP agencies to develop outreach mechanisms. Outreach includes radio and TV ads, direct mail campaign, brochures/flyers, video, toll-free number, web sites, State presentations and mail-in applications.

The Department's HUSKY Outreach program includes:

- Funding HUSKY Info Line (HIL) HIL operates a toll free information and referral service for HUSKY applicants and individuals needing information about HUSKY. HIL care coordinators instruct callers on how to apply for HUSKY, provide over the phone application assistance and follow-up to ensure that application process was completed;
- School based outreach efforts HUSKY information provided through the free- and reduced-price lunch program in cooperation with the CT Department of Education and school food service directors. HUSKY information and applications are also available through the school nurses and the school-based health centers;
- Participation in the CT Department of Labor's Rapid Response Team provision of HUSKY information and application assistance to laid-off workers;
- MCO community- based outreach HUSKY participating plans provide information and application assistance at various community events including school health promotional fairs; craft shows; country fairs, etc;
- Collaboration with Child Support Services;
- Collaboration with CT's Covering Kids and Families (CCKF) initiative CKF is a Robert Wood Johnson Foundation initiative, with Connecticut Voices for Children acting as the lead agency for Connecticut. CCKF funds several local HUSKY outreach projects throughout the state; and
- HUSKY (<u>www.huskyhealth.com</u>) website featuring downloadable application.

## **Financial Information**

Total FFY 2006 SCHIP Allotment: \$34,535,088 FFY 2006 Enhanced Federal Matching Rate: 65%



Updated: July 10, 2006

